SYNOPSIS

ON

A STUDY OF ATTITUDE AND BUYING BEHAVIOUR OF RURAL CONSUMERS TOWARDS ONLINE SHOPPING

FOR REGISTRATION IN

DOCTORATE OF PHILOSOPHY

IN

BUSINESS MANAGEMENT

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Session 2020-2021

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1. Topic of Research

"A STUDY OF ATTITUDE AND BUYING BEHAVIOUR OF RURAL CONSUMERS TOWARDS ONLINE SHOPPING"

2. Introduction

2.1 Online Shopping: An Overview

Online shopping is a process where consumers can buy products or services directly through websites, mobile apps or any other computer mediated network system. Online shopping invented by Michael Aldrich in UK but now it is gaining grounds in all over the world. There are various reasons that motivate consumers to buy online; like as: -

- ✓ Comparison of offerings of different e-vendors on the basis of price, color, size and quality.
- ✓ 24*7 access without visiting to the crowded market areas, even without leaving the bed.
- ✓ Plethora of information regarding the quality of product from the reviews of existing consumers and neutral third parties(experts).
- ✓ More personalized shopping experience etc.

Online shopping is beneficial not only for consumers, but also for sellers as they get detailed information about the unsatisfied needs, preferences and choices of consumers. By using such information, they can design their products according to consumer's choices and get more satisfied customers.

Due to busy lifestyle, smartphone's penetration and increasing number of internet subscriber e-commerce market trend opens new opportunities for retailers. According to Indian E-Commerce Industry Report, India's e-commerce revenue is expected to jump from US$ 39

billion in 2017 to US$ 120 billion in 2020, growing at an annual rate of 51%, the highest in the world".

Nowadays, pandemic situation of COVID-19 is also contributing to a shift from traditional to online shopping as many consumers prefer to order products online for avoiding the social contacts. According to Adobe survey, during lockdown 58% consumers in Asia Pacific Region increase their online shopping frequency. Similarly, survey report of The Economic Times of India revealed that 92% of respondents were prefer online shopping and requesting for contactless home delivery for avoiding social exposure. "And this trend of online shopping will continue till we're completely clear of such pandemic situation" -Ankur Pahwa.

2.2 Online Shopping: In Rural India

Due to increase in number of internet users, e-commerce in rural areas opens new doors for marketers. According to New EY report, it is estimated that rural e-retail market offers US$ 10 billion - US$ 12 billion opportunity for e-vendors in coming four years. As per IAMAI India ranks second in terms of internet users with 451 million active users (split almost equally in rural and urban areas). Such number of internet users is constantly increasing due to Govt. initiatives like "Digital Village", "Internet Saathi" etc. According to the Indian E-Commerce Industry Report, "Internet Saathi" project benefited over 26 million women in India which reached 2.6 lakh villages and 20 states. Thus, we can say that e-retailing in rural areas offers a huge untapped opportunity to marketers but before making strategical plans, e-retailers have to understand the customers of rural India as that customers are quite low aware regarding online banking (Surabhi Singh, 2016). According to the report of Accenture, Today's rural customers are becoming more materialistic, choosy about brands, value-seeking & connected, 50% consumers of rural areas are ready to shop online but trust issues and logistics problems discourage them to do so. Similarly, Ankur Pahwa says, "Rural online retail opportunity is clear and present for aspirational rural India; however, success will come for e-commerce companies that continuously innovate to engage consumers, especially with those users who are online but are not transacting on the internet or are limited to using online channels for availing specific services only. E-Commerce companies will need to innovate on distributed logistics, building trust with aspirational rural consumers and providing them with right category-product-mix through product curation and rationalization".

2.3 Consumer Behaviour: An Overview

Consumer behaviour is the study how individuals or group of individuals make decisions regarding the use of their resources (time, money & efforts) for satisfying their unsatisfied needs or wants. While studying consumer behaviour, marketers try to gauge their every activity; like as: -

- How consumers evaluate, select, buy, use and dispose products?
- What is their past experience in online marketplace?
- For what causes, consumers buy particular goods or services? What are their expectations from the product, brand & retailers?

Some selected definitions of consumer behaviour: -

- According to Engle, Blackwell and Mansard (1982), "Consumer Behavior is the actions and decision processes of people who purchase goods and services for personal consumption".
- According to Solomon (1998), "Consumer Behavior is the study of the processes involved when an individual selects, purchases, uses or disposes of products, services, ideas or experiences to satisfy needs and desires".
- According to Kuester (2012), "Consumer Behavior is the study of individuals, groups or organizations and the processes they use to select, secure and dispose of products, services, experiences or ideas to satisfy needs and the impacts that these processes have on the consumer and society".

2.4 Online Shopping Behaviour

Online shopping behaviour refers to the study of how consumers behave while purchasing goods/services via internet technology. Increasing use of internet is changing the traditional way of shopping. In online shopping process, potential consumers get attached with information, pop-up ads while searching online, they find a number of products/services which can satisfy their needs, then they evaluate and compare the products of different e-vendors and choose the best one. Finally, the transaction is conducted and after sales services will be provided (Liang Lia, 2000).

The growing number of internet subscribers in India, creating the urge for marketers to make strategies to convert their potential consumers in active online buyers especially to those users who are online but are not transacting on internet. According to Indian E-Commerce Industry Report, India's internet economy is expected to reach at US$ 250 billion from US$ 125 billion till 2020. Consumers use the internet not only to purchase the products but also to compare different e-marketers' products in terms of price, quality, services rendered while shopping and after shopping (Tiwari Shekhar Chardra, 2014). For increasing their online sales, marketers might want to reduce risk perception of women as women perceived higher level of risk in online shopping than do men (Ellen Garbarino, 2004).

2.5 Mode of Payment While Shopping Online

There are mainly two mode of payment while shopping online: -

A). Cash on Delivery

Cash on Delivery refers to the transaction where the payment is made on delivery of ordered product rather than paying in advance. If the buyer fails to pay on delivery, the goods are returned to the seller.

B). Digital Payment

Digital Payment is a strategy used for disbursement of the transaction finished through digital mode. It facilitates payment for online purchase, mobile payment at PoS (point of sale) via smartphone's apps and peer to peer transfer between private users. In digital payment both sender and receiver use digital modes for receiving and sending cash. No hard cash is engaged in digital payment system.

Various types of digital payment: -

AEPS extended as Aadhaar Enabled Payment System, Launched by NPCI. It uses the 12 digits Unique Aadhaar Identification Number for making transactions at PoS. Here, various banking services like as; balance enquiry, cash withdrawal, cash deposit and fund transfer from one Aadhaar card holder to another Aadhaar card holder etc. can be availed at your nearest Mini-ATM if your Aadhaar number is register with your bank account. You can do all the banking transactions by doing 100% secure and safe bio-metric authentication rather than to visit branch, providing credit/debit card details or making signature on various documents.

Digital Wallets are a type of virtual wallet administration, the benefit of the same can be availed via affordable access to smartphone and internet. One can store money in mobile wallets by doing recharge through debit/credit cards or internet banking. Some leading digital wallets are Paytm, MobiKwik, PayPal & google pay etc.

Mobile Banking refers to the banking services offered by banks to their customers via mobile devices like tablet, smartphones etc. Nowadays, bank have their own apps that allow customers to conduct banking transaction by clicking a button. Some mobile banking Apps are; YONO (you only need one) of SBI, PNB one of PNB & NEW for HDFC. Banking transactions such as; electricity bill payments, check deposit amount, fund transfer and various other that are featured by specific mobile banking apps, can be conducted through these apps.

UPI extended as Unified Payment Interface, is a real time payment system launched by NPCI (National Payment Corporation of India). It allows the transfer of money between two bank accounts by using mobile applications. For transacting through UPI, customers have to register their mobile number with bank account rather than typing the details of debit/credit cards, IFSC code or Net-Banking/Wallet's password. It allows multiple bank accounts to get into a single mobile application. Through this, a client can send and get cash & make balance inquiries.

BHIM extended as Bharat Interface For Money, is a mobile application that facilitates simple, secure, easy and quick payment service through UPI. BHIM app was built by NPCI over Immediate Payment System (IMPS) and launched on 30 Dec, 2016. BHIM app supports all Indian banks which use UPI & facilitates instant transfer of money by entering Virtual Payment Address or Via scanning QR code. The BHIM application can be utilized by any individual who have a bank account, registered mobile number and debit card.

Bank Cards are the smart cards that include microchips & let to access the funds in saving accounts and making purchase against a line of credit. It can also be used in digital payment applications, PoS terminals & online exchange etc. Banks cards includes ATM card, credit card and debit card etc. Bank cards usually carry the logo of the company that processes the payment, such as Visa card or Master card. ATM cards that are not debit card or credit card do not carry such a logo, because customers cannot use them for purchase.

Internet Banking is a web-based payment system that allow to carry out the banking transactions through institution's website. Internet banking offers banking transactions like as; balance inquiry, obtaining detailed statement of recent transactions and money transferring as well as making payments on web.

3. Theoretical Framework

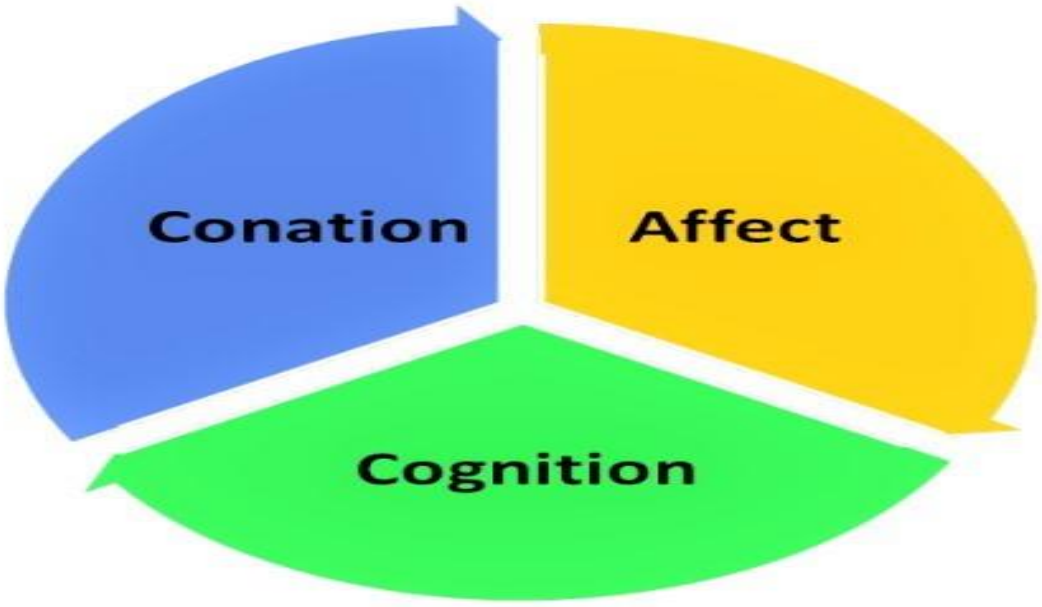
Here, the researcher discusses about the theoretical basis for exploring the influential factors of online shopping attitude. In particular, TRI-Component Model has been applied to ascertain users' attitude towards online shopping and it link with consumer behaviour.

TRI-Components Theory

TRI-Components theory is resulted from the view that human behaviour is actually a combination of mental, emotional and physical dimensions (think-feel-do perspective). TRI-component model is also known as CAB model. According to tri-component attitude model, attitude consists of three main components; a cognitive component – awareness, knowledge, belief; and an affective component – feelings, emotions; and a conative or behavioural component – tendency to respond. The three components are independent but interrelated.

Cognitive Component

The cognitive components – awareness, knowledge, beliefs, thoughts, opinions etc leads to attitude formation. The cognition is acquired by a combination of both direct experience or related information received from personal (WOM, family, friends, peers etc.) as well as impersonal (marketer's sources) that are retained in one's mind. It is considered as in general knowledge related to some object. In terms of marketing, the knowledge or cognitive components consists of consumers' awareness, knowledge about the products/ services offerings and the marketing mix. These get shaped by beliefs and opinions and such beliefs and opinions repeatedly reinforced and finally give rise to attitude.



Tri-component or Trilogy Attitude Model

Source: Leon G. Schiffman and Leslie Lazar Kanuk, Consumer Behavior, Fifth Edition, New Delhi: Prentice Hall of India Private Limited, 1995. p 242.

Affective Components

Affect refers to the consumers' feeling or emotions towards some object, it arouses either likes or dislikes of a particular object. Affect-laden experiences also manifest themselves as emotionally charged states (viz. happiness, sadness, shame, guilt etc.). In marketing terms, it refers to a consumers' feeling about a product/service offering and the marketing mix. These emotions could relate to an attribute or the overall object. It is evaluative in nature and would vary on a continuum as likes or dislikes. It manifests itself through feelings and resultant expressions like happiness, sadness, anger etc. and is inductive of consumer reaction towards the offerings and mix, which subsequently affects the purchase decisions making as well as the purchase process.

Conative or Behavioural Component

The conative component, is indictive of the individual's tendency to behave (act or not to act) in a particular manner with respect to the attitude object (product/service offerings, brand, marketing mix etc.). In marketing terms, the conative component is frequently treated as an expression of the consumers' intention to buy. Generally, behaviour intention scales are found to be good predictors of consumers' choices. Behaviour intention scales include purchase intent, attendance intent, shopping intent, usage intent, willingness to refer others etc.

As per the model, the knowledge and the feeling component cannot be seen, they can only be inferred; it is only the behavioural component which can be observed.

4. Review of literature

Published articles, papers or reports in which certain knowledge/information related to topic exists, are reviewed to know what has and has not been investigated for avoiding duplication of work.

4.1 Consumer Attitude and Buying Behaviour

Consumer attitude is both the obstacle and boon for marketers. Marketers try to understand the attitude i.e. what exactly the consumers want, before making marketing strategies. Dr. Lars Parmer (2010), defines consumer's attitude as "the composite of consumer's beliefs, feelings and behavioral intentions towards some objects". It may be positive or negative. Hirst and Omar (2007) conclude that women consumers have positive attitude towards online shopping in spite of the awareness regarding discouraging features of online shopping along with the awareness regarding positive features. Although, Rehman & Ashfaq (2011) claimed that consumers have negative attitude towards online shopping due to the effect of psychological, social, emotional factors and risk of intrusion in privacy. While Jusoh and Ling (2012) stated that there is no difference between the attitude of consumers having different age and occupation but a significant difference between the attitude of people having different income and past shopping attitude.

4.2 Determinants of Attitude of Rural Consumers towards Online Shopping

4.2.1 Perceived Benefits

Perceived Benefits are considered as "beliefs of consumers about the extent to which they will became better off from the online transactions with a certain website" (Kim *et. al.*, 2008). Perceived benefits are considered as a key determinant of consumer attitude, A change of 1% in perceived benefits results in an increase of 8.84% in online shopping (Caroline Sena Akussah, 2019). Arora and Aggarwal (2018) and Caroline Sena Akussah (2019) studied three major perceived benefits of online shopping is; Convenience, Price, Special offers and Product variety. Similarly, Raman (2014); Chen and Chang (2003) & Monsuwe *et. al. (*2004) concluded that price and convenience are the key motivating factors for consumer to shop online. Additionally, Ghosh (1998) suggested the three important benefits associated with online shopping is convenience, information variety and customization. Weinberger and Gilly (2001) claimed that online shopping substantially increase the sense of freedom as compared to offline shopping. While Goldsmith & Flyrn (2005) and Parks (2008) said that consumers shop online because they are able to shop in private and a situation of inconvenience arisen due to aggressive nature of salesperson can be avoided.

In purposed study, researcher will define perceived benefits in terms of convenience, price, sufficient information from virtual salesperson and customized content.

4.2.1.1 Convenience

Convenience refers to shop within a comfortable home environment without travelling anywhere, without get stuck in traffic and without the pressure and expectation from salesperson. Literature suggested the most common reasons of "Why do consumers choose to shop online?" is convenience (Arora and Aggarwal, 2018; Lee *et al.*, 2006; Caroline Sena Akussah, 2019 and Chen and Chang, 2003). Similarly, Goldsmith & Flyrn (2005), Parks (2008) claimed that customers use online channel of shopping for avoiding face-to-face interactions with salesperson because they are uncomfortable while dealing with salesperson and don't want to get manipulated and controlled in marketplace. Additionally, Monsuwe *et. al.* (2004) conclude that consumer prefer online shopping because they are able to shop without leaving the house or office and to have the delivery of ordered product at their private places. While Raman (2014) revealed that with a motivating factor convenience, various demotivating factors such as; insecurity while doing transaction and reliability etc. are the key hurdles in adoption of online shopping.

4.2.1.2 Price

Various researchers conclude that price is a key predictor of attitude of consumers towards online shopping due to availability of pricing information, discounted sales, gift offers and comparability of prices of different online vendors (Naik and Shukla, 2016; Bedra and Sharma, 2015 & Faryebi *et. al.*, 2015). Similarly, Caroline Sena Akussah (2019) said that 1% change in price benefits leads to 14% change in attitude of women shoppers towards online shoppers. Additionally, Arora and Aggarwal (2018) suggested that online retailers use not only the price reduction as a bait but also engaged in other sales promotion activities; such as free gifts vouchers, buy one get one free etc. in order to attract and retain customers; Although Li *et.al.* (1999) provide a contrary statement by saying that consumers are not price sensitive but engaged in online shopping due to time-saving. Similarly, Rakesh and Khare (2012) suggested that promotional tools are no necessarily considered as key product attribute while purchasing online.

4.2.1.3 Sufficient information from virtual salesperson

In online store, virtual salesperson (an intelligent computer agent) has become a source of information, for the customers who are not certainly aware regarding which product best fulfill their needs (Chen and Chang, 2003). Additionally, Ghosh (1998) conclude that variety of information along with convenience and customization, is the key benefit associated with online shopping. Literature inferred that online shopping empowers consumers to acquire the large amount of information regarding product specifications, stores, promotional efforts and reviews of existing customers in an easy and effortless manner by doing a few clicks of the mouse when compared to the traditional Brick-and-Mortar model (Weinberger and Gilly, 2001; Van Den Poel *et. al*., 1999 and Alba *et. al*., 1997).

4.2.1.4 Customized Content

Customized content refers to provide the advertisements, recommendations and product related information that suits to the particular individual's needs and interests. Summer and Robert (2016) said that opportunity of customized advertisement leads customers to change their self-perception and such change result not only in purchase decision, but also compel to the replication of the behavior. Similarly, Bob Willmott (2014) recommends to progressive retailers to keep track on customers' behaviour for providing more customized content. Although Roland T. Rust (2019) says that marketer can provide more customized content due to technical changes i.e. artificial intelligence, big data and network expansion caused in more

interaction with customers result in seeking more information about customers but such interactions also results in privacy violation and fear of job loss due to technical assistants etc.

4.2.2 Perceived Risks

Perceived risks refer to "nature and amount of uncertainty precepted by consumers in fulfilling particular purchase intentions" (Arora and Aggarwal, 2018). Kaplan *et. al*. (1974) defined perceived risks as "a permutation of the perception of the likelihood that something will go wrong and the perception of the seriousness of consequences". Researchers broadly agree that the risk is a key element that negatively affects the consumer's attitude and results in restrictions to shop online. Women perceive higher level of risk in online purchasing than do men (Ellen Garbarino, 2004). Ability to measure and reduce the risk would contribute to Indian online vendors in maximizing both customer satisfaction as well as profits (Suresh and Shashikala, 2011 & Yu *et. al*. ,2007). During their research studies, researchers divide perceived risks in four key dimensions; financial risk, privacy risk, security risk, product and performance risk (Linda C. Ueltschy, 2004 and Caroline Sena Akussah, 2019). More elements in the concept of perceived risk was consider; non-delivery risk by Arora and Aggarwal (2018) and e-source risk, time risk & asymmetric risk by Naiyi (2004).

In purposed study, researcher gave emphasis on performance risk, risk of Intrusion in privacy, security risk and non-delivery risk.

4.2.2.1 Performance Risk

Product/Performance risk is defined as the loss incurred due to not meeting the expectations of customers through products' performance (Kaplan *et. al.*,1974 and Linda C. Ueltschy, 2004). Due to intangible nature and inability of the consumers to touch, feel and try the product, risk regarding the product quality, performance falseness of a product and various other product related uncertainties arise in consumers' mind while shopping on web (Naiyi, 2004). Although Arora and Aggarwal (2018) gave a statement that flexible return policies and full detail regarding product can reduce the product and performance risk. While Nisha Gupta and Rajiv Jain (2017) stated that consumers feel that the product quality will not be the same as shown on the web due to the alteration made with product's features.

4.2.2.2 Security Risk

Securing the online shopping platform is the need of the hour for e-vendors as according to the Unisys security index 2020, 82% Indians are concerned about unauthorized access to

credit/debit card details and security issues. While shopping online consumers are concerned regarding the security of personal information such as; home address, telephone number, mail address and financial identity; bank account number, credit and debit card number etc. (Naiyi, 2004) and risk regarding monetary loss in case of poor product (Linda C. Ueltschy, 2004). Although Arora and Aggarwal (2018) claimed that security risk is reduced due to more secure payment methods offered by e-banks which are protected through multiple passwords. Researcher also gave suggestion of choosing an option of "Cash on Delivery" if consumers are not comfortable with digital payment methods.

4.2.2.3 Risk Regarding Intrusion in Privacy

While shopping online, both new as well as existing consumers are increasingly concerned about all the vulnerability of their personal data and afraid regarding the probability of data misusage (Anthony and Ana, 2001). Growth of e-retailers depends on the ability of managing privacy issues (Chung and Paynter, 2002). Similarly, Blearier and Goldfarb (2020) and Moga ji *et.al., (*2020) depicted a threat to the privacy of consumers along with the benefits associated with online shopping. Additionally, Federal Trade Commission (2017), said that "Regulators are increasingly concerned about customer privacy protection and have encouraged companies to be transparent on chatbot applications during customer communications". Although, Arora and Aggarwal (2018) claimed that privacy risk is not so important due to the facility "Continue as a Guest" offered by various websites rather than continuance after providing personal details. Researchers also stated that due to an increase in e-commerce transactions customers in metropolitan cities avoid to provide personal basic information on websites.

4.2.2.4 Non-Delivery Risk

Yu *et.al., (*2007) defined non-delivery risk as "Probable loss of delivery associated with goods lost, goods damaged and sent to the wrong place after shopping". Rural consumers who didn't use web for shopping yet, are more concerned about that the delivery might be delayed or goods may be damaged due to no proper packaging. While Arora and Aggarwal (2018) claimed that online tracking system of shipment reduced the non-delivery risk among women shoppers of metropolitan cities because it facilitates to check exact location of the product in very few clicks on keyboard. Further researcher suggests that "Cash on Delivery" option may also be used for reduction of non-delivery risk since consumers can pay on delivery i.e. only, when they receive the product.

4.2.3 Website Quality

To remain competitive e-retailers have to invest time and money to design, develop and maintain high quality website as the quality of website influence the perception of consumers which has significant impact on purchase intentions (Wells *et.al.*,2011).Additionally, Jean *et.al.*,(2002) inferred that website quality affects the cognitive appraisal and evaluate the online shopping experience; As website visual designs, informational quality entertainment and educational experiences have significant effect of consumers patronage values(Zhang *et.al.*,2020). According to Kim and Niehm (2009) website quality can be measured with some product related information conveyed on webpage (accuracy, quickness and credibility of information) along with some non-product related attributes (ease of use, entertainment etc.). For attracting and retaining more customers, pleasant and comfortable websites must be designed (Liu, 2008) that consists well managed website structure, pleasant color combinations and comfortable navigation (Kim and Stoel, 2004).

In purposed study, researcher read website quality in terms of navigational issues, website design, information and service quality along with assurance and empathy offered through e-agents on webpages.

4.2.3.1 Navigational Issue

Navigating any company's website must save time and efforts in finding what they are looking for (Hasan, 2016). E-Retailers can make customers more satisfied if the transactions on their website fulfill in very short span (Kim and Stoel, 2004) with high accuracy at very high speed (Liu, 2008 and Kim & Lim, 2001). Additionally, Vance *et.al.,* (2006) depicted that the amount of efforts required for navigation of any website depends on the organizational and structural layout of any website's pages and content.

4.2.3.2 Website Design

Website design includes graphic design, interface design, tagline links, user's experience design etc. that are displayed on internet. Website design characteristics affects various cognitive and motivational aspects of online shopping and play a key role in developing consumers' initial beliefs and subsequent purchase behavior (Wells *et.al.,* 2011). Poorly managed visual, navigational and informational web designs increase the perceived irritation of consumers which results in leaving the website and go to competitor's site (Hasan, 2016).

That's why e-retailers must design pleasant and comfortable websites for attracting and retaining more customers (Liu, 2008).

4.2.3.3 Informational and service quality

Information available on website must be understandable, complete, accurate, trendy as well as reliable (Liu, 2008) because information quality has significant impact on customer satisfaction while shopping online (Kim & Stoel, 2004 and Kim & Lim, 2001). Similarly, services offered by e-vendor's website also influence the customer's online behavior. Good websites must consist response quickness, receptiveness, clear and strong policies regarding security of payment and privacy as well as valuable instructions to make the customers comfortable (Liu, 2008).

4.2.3.4 Assurance and Empathy

Assurance is the knowledge and courtesy of employees as well as their ability to create trust among customers while empathy represents the caring nature of organization and individualized attention provided by the company (Parasuraman *et.al.,* 1998).Katja Gelbrich *et.al.,* (2020) finds that digital assistance (information, guidance and emotional support) increase the customer satisfaction (whether the customer succeed in fulfilling the task or not) mediated by amiable comments of technical assistant, also reveals that personification of technical assistant is not required because it doesn't offered more positive effect on persistence (vs. No Personification).Similarly, conceptual work of Van Doorn *et.al.,* (2017) shows that the customers can feel the presence of another social entity if the digital assistants provider is saturated with a human touch; although Huang and Rust (2018) conclude AI is a double edge sword, it can do instinctual as well as empathetic work as like a human job, but a big threat to human employment created by AI can't be ignored. In his study Adam (2004), stated the nine customers' perceptions; design of web, price, promotion, delivery-on-time, product availability, return policy, level of expectations fulfillment, customer services and tracking of order have effect on e-satisfaction. Search became so smarter due to digital technology like as chatbots, digital assistant etc. That's marketer must design the website more carefully.

4.3 Trustworthiness and Consumer Behaviour

Trust in context of online shopping refers to "consumer's belief that e-vendors is willing to engage in an online shopping transaction, even with the probability of loss, based on the expectation that the vendor will engage in generally acceptable practices and will able to

deliver the promised products/services" (Arora and Aggarwal, 2018). In online shopping trust is becoming increasingly important in attitude formation (Arora and Aggarwal, 2018) because it enable individuals to became confident and overcoming the uncertainty (McKnight, Choudhary & Kacmar, 2002). Cohn and Wolfe (2017) claimed that manager must recognize the trust is an important performance item for their brand, as 75% of consumers would readily share their personal information with brands they trust. There are many severe issues that discourage consumers from online shopping such as; insecurity from the opportunistic (taking advantages of customers) behavior of e-vendors (Gefen *et.al.,* 2003) and risk of misusage of personal information provided at website. Customer's level of trustworthiness is affected by the expectations' fulfillment and perceived security in the website (Shareef *et.al.,* 2013) and their web experience, risk regarding transaction and perception towards e-vendors (Brian J. Corbitt *et.al.,* 2003). That's why it is suggested that e-vendors should work to increase the trust and knowledge about e-commerce for gaining and retaining customers (Wang *et.al.,* 2009).

4.4 Innovativeness and Consumer Behaviour

Researchers consider innovativeness is the degree to which a consumer is relatively earlier than others in adopting an innovation (Rogers and Shoemaker, 1971). Aggarwal and Prasad (1998) defined innovativeness as "the willingness of an individual to try any new information technology". Innovative consumers are an important group for marketers because the revenue for new products can be generated from innovative consumers (Park *et.al.,* 2010). Level of innovativeness of any consumer reduce the risk (Thakur & Srivastava, 2015) and became a key determinant of the purchase intention and frequency to shop online (Goldsmith, 2000). Similarly, the study of Geissler (2012) stated that personal characteristics, venturesome and variety-seeking motivate the consumers to shop online and the study of Khare *et.al.,* (2010) revealed that innovative trait among the youth became the factor that encourage them to shop online. Additionally, Chakrabarti and Baisya (2009) concluded that higher the level of innovativeness, higher number of brands will be tried by consumers of fashionable ethnic. Also, revealed that perceived risk among non-buyers about innovative products is more in comparison of buyers.

4.5 Modes of Payment While Shopping Online

There are various payment modes available for online buyers; such modes vary according to market and individuals as option of multiple payment systems increase the credibility of online shopping and vendor's website (Biswas *et.al.,* 2014). Many researchers revealed that digital

mode of payment is preferred while shopping online due to reduction in cash related robbery and to avail the benefits of simplest, fastest and convenient mode of payment (Shettar, 2018 and Yuvraj, 2018). Similarly, empirical research of Cipane *et.al.*, (2019) found that customers from Latvia prefer to pay with debit or credit card while shopping on web. Also, inferred that there is no statistical difference between credit or debit cards usage level of female and male customers. Additionally, Gupta (2017) inferred that adoption level of digital payment modes among urban women of Ludhiana city increased after demonetization but they face various technological problems like system error and ambiguity of information available on banking and other payment websites. Inclination towards digital payment systems is increasing at very fast rate due to COVID-19 pandemic as 90% of respondents choose digital payments for making their purchase over cash on delivery while web-based shopping for avoiding social contact (Ota *et.al.*, 2020). Although Sumanjeet (2008) claimed that cash on delivery is the most popular method of payment because Indian online buyers do not trust the online payment system due to security concerns.

4.6 Research Gaps

Various research work has been scrutinized in the area of "online shopping" but, inspite of many studies that have been taken up in this area, still there is a lack of research in few areas of online shopping. Such as: -

- In most studies majority of respondents are Urban, only few studies focus on Rural respondents. Therefore, a gap in literature exists regarding study on attitude & shopping behavior of "Rural Consumers".
- Either the studies are related to "Risk and Shopping Behavior" or "Benefits and Shopping Behavior" or "Website Quality and Shopping Behavior" or "Trustworthiness and Shopping Behavior". To our knowledge, no study has yielded these factors combinedly in context of rural consumers.
- In particular, only a few studies, to our knowledge has revealed the preferable mode of payment & adoption level of digital payment system among rural consumers while shopping online.

Thus, the above points of identified research gaps, draft the blueprint for the present study. Thus, the study entitled **"A Study of Attitude and Buying Behaviour Of Rural Consumers towards Online Shopping"** has been taken by the researcher. This study

of online shopping will be on Rural Respondents of the particular state (Haryana); therefore, it will provide deeper insights.

5. Rationale, Significance & Scope of Study

5.1 Rationale/Justification of Study

- **Why to conduct research on online shopping among Rural Consumers?**

Many times, the researcher saw various Rural Consumers to go to nearest city/town for shopping, due to lack of variety of product/service in their home village. Here, online shopping may be a better substitute. According to Sharron J. Lennon (2007), lack of shopping opportunities and less immediate access to all the goods or services, is creating the urge of adopting the online shopping among rural consumers. This urge of adopting the online shopping is increased in these days due to COVID-19 and the concept of "Digital India". Indian E-Commerce Industry Report before COVID-19 predicted that the Indian e-commerce market is expected to grow US$ 200 billion by 2026 but post COVID-19 outbreak trends suggest that the goal of 200 billion US$ may be reached a lot sooner that originally predicted due to increased inclination towards online shopping amid fears of possible infection if they go to physical store for shopping.

The three Perficient questions are: -

- Whether Rural Consumers prefer online shopping?
- If Yes, which perceived benefits encourage them to shop online?
- If No, which tentative losses/fears stop them from buying online?

This fact prompted the researcher to conduct research study on "Online shopping among Rural Consumers".

5.2 Significance of Study

There have been various researches done on the topic "Online Buying Behaviour". However, there are very few studies on online shopping attitude and behaviour of rural consumers especially, regarding Haryana. Therefore, the results of this study will be useful in this field.

The contribution of this work is presented as follow to different group: -

- **To the Rural Consumers**

Rural consumers will know about the benefits associated with online shopping and they can avail the benefits of various shopping opportunities in very easy, secure and convenient manner.

- **To the E-Vendors**

This study will provide a clear picture of attitude and behaviour of rural consumers towards online shopping. The results will help e-vendors to estimates what exactly the rural consumers want; subsequently, e-vendors can make strategies for a large and growing segment (rural consumers) and can ensure satisfied and loyal customer base.

- **To the Govt. of India**

Rural consumers will express the problem faced by them while shopping online as well as while disbursing through web-based payment mode. Govt. organizations can make strategies for solving their problems which directly influence the inclination and usage frequency of rural consumers towards "Online Shopping" and "Cashless Economy Project".

- **To the Researcher (To Me)**

This research will be proved very beneficial to the researcher as it helps the researcher to learn about various new dimensions of online shopping along with to learn about the basic complications of executing the research work proficiently.

- **To the Scholars and Future Researchers**

This study will also be significant for the scholars and researchers, having the same area of interest for conducting future researches.

5.3 Scope of Study

➢ **Conceptual/Content Scope**

The study will focus on the determinants of attitude and buying behaviour of rural consumers in context of online shopping as well as on finding the most preferable mode of payment among rural consumers while shopping online.

- **Geographical Scope**

This study covers the attitude & behaviour towards online shopping in Haryana; especially in Rural Areas.

6. Objectives and Hypothesis of Study

6.1 Objectives of Study

In any area of research, the first and foremost task is to decide and define the objectives of the research i.e. the reason why the research study will be conducted. A research study may have many objectives, but all these objectives revolve around one main objective, which is the focus of the study. Main objective of this study is to assess the determinants of attitude and buying behaviour of rural consumers of Haryana towards online shopping.

To achieve this objective following sub-objectives are set:

1. To find out the level of awareness of rural consumers regarding technology usage while shopping.
2. To study the factors influencing the attitude of rural consumers towards online shopping.
3. To find out the impact of attitude, trustworthiness and innovativeness on online buying behaviour of Rural Consumers.
4. To find out the most preferable mode of payment among rural consumers while shopping online, so that conclusion regarding the perception and adoption of "Cashless Economy" can be drawn.
5. To identify the most popular shopping websites among the Rural Consumers.

6.2 Hypothesis of Study

H_1: There is a significant impact of perceived benefits under study on attitude of rural consumers in Haryana.

H_2: There is a significant impact of perceived risks under study on attitude of rural consumers in Haryana.

H_3: There is a significant impact of website quality under study on attitude of rural consumers in Haryana.

H_4: There is a significant impact of cognitive components on attitude of rural consumers in Haryana.

H_5: There is a significant impact of affective components on attitude of rural consumers in Haryana.

H_6: There is a significant impact of behavioural components on attitude of rural consumers in Haryana.

H_7: There is a significant impact of attitude on buying behaviour of rural consumers in Haryana.

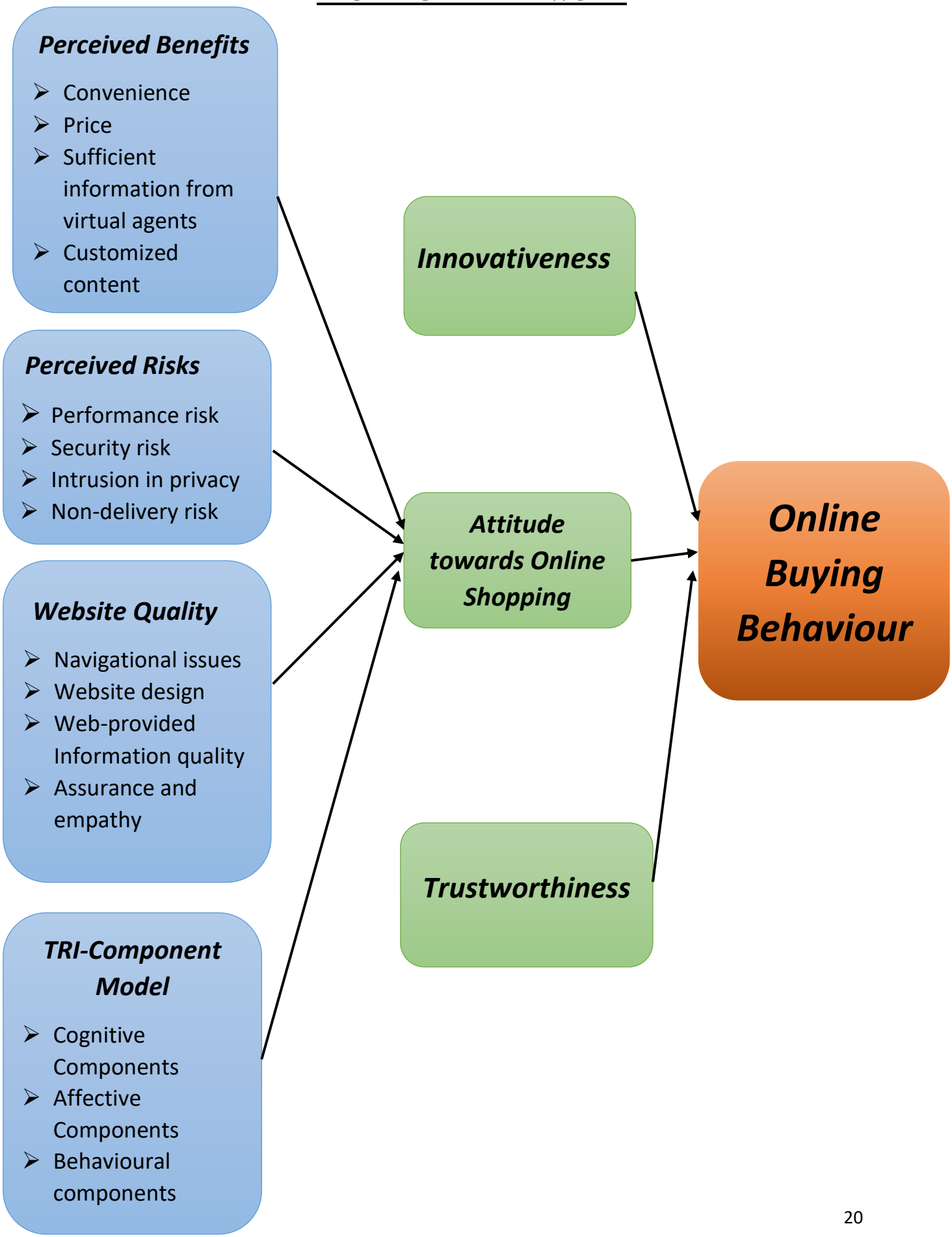
H_8: There is a significant impact of trustworthiness on buying behaviour of rural consumers in Haryana.

H_9: There is a significant impact of innovativeness on buying behaviour of rural consumers in Haryana.

H_{10}: There is a significant difference between usage of different mode of payment while shopping online among rural consumers of Haryana.

H_{11}: There is a significant difference between popularity of different shopping websites among rural consumers of Haryana.

RESEARCH FRAMEWORK



7 Research Methodology

This chapter presents the research design and methodology that will be used in this study to achieve the purposed objectives of the study.

7.1 Research Design

A research design is a stepwise plan, structure and strategy that are obtained by researchers to answer the research questions.

Exploratory-cum-descriptive research design will be used in the proposed study. The introduction and review of literature will cover the exploratory research work and the descriptive research work will be based on the primary data; for which a questionnaire will be designed, and the results will be supported by secondary data.

7.2 Population

The population of this study consists *"Rural Consumers of Haryana".*

CENSUS STUDY OF HARYANA, 2011

Sr. No.	District	Total Population	Male			Female		
			Urban	Rural	Total	Urban	Rural	Total
	HARYANA	**25351462**	**4796325**	**8698409**	**13494734**	**4189203**	**7667525**	**11856728**
1	Faridabad	1809733	768007	198103	966110	670848	172775	843623
2	Hisar	1743931	297423	634139	931562	256065	556304	812369
3	Bhiwani	1132169	170460	430263	600723	150862	380584	531446
4	Karnal	1505324	240602	557110	797712	214208	493404	707612
5	Gurgaon	1514432	565228	251462	816690	477025	220717	697742
6	Sonipat	1450001	242549	538750	781299	210815	457887	668702
7	Jind	1334152	162487	550519	713006	143096	478050	621146
8	Sirsa	1295189	168405	514177	682582	150843	461764	612607
9	Yamunanagar	1214205	252761	393957	646718	220068	347419	567487
10	Panipat	1205437	297215	349642	646857	257870	300710	558580
11	Ambala	1128350	267000	331703	598703	233774	295873	529647
12	Mewat	1089263	65076	506086	571162	59030	459071	518101

13	Kaithal	1074304	125072	445931	571003	110939	392362	503301
14	Rohtak	1061204	236445	332034	568479	209719	283006	492725
15	Palwal	1042708	125590	428907	554497	110954	377257	488211
16	Kurukshetra	964655	149956	361020	510976	129269	324410	453679
17	Jhajjar	958405	130448	384219	514667	112891	330847	443738
18	Fatehabad	942011	94546	400814	495360	85042	361609	446651
19	Mahendragarh	922088	70307	416358	486665	62548	372875	435423
20	Rewari	900332	124625	349710	474335	108805	317192	425997
21	Panchkula	561293	166526	133153	299679	146704	114910	261614
22	Charkhi Dadri	502276	75597	190352	265949	67828	168499	236327

Source: - www.census2011.co.in

According to Census Study, 2011 total population of Haryana is 2,53,51,462 approx. out of which Rural Consumers are 1,63,65,934(64.556% of total population). According to UIDAI report (31st May, 2020), total projected population of Haryana is 2,82,04,692. Therefore, the projected rural consumers of Haryana are 1,82,06,693(64.556% of total projected population 2020). So, the projected population of the proposed study is 1,82,06,693approx.

7.3 Sampling Plan

This section involves sampling unit, sample size, sampling area and sampling technique. The purposed study has the following sampling plan: -

7.3.1 Sampling Unit

The respondents of the purposed study will be the rural consumers of Haryana.

7.3.2 Sample Size

In the purposed study, tentative sample size is determined by using the *"Krejcie and Morgan" sample size determination table.*

Krejcie and Morgan's sample size calculation was based the following formula: -

$$n = \frac{\chi 2NP(1-P)}{e^2(N-1) + \chi 2P(1-P)}$$

Where;

n = required sample size.

N = the population size.

$\chi 2$= the table value of chi-square for 1 degree of freedom at the desired confidence level (for confidence 95% = 3.841).

P = the population proportion (assumed to be 0.50 since this would provide the maximum sample size.

e = acceptable sampling error.

KREJCIE AND MORGAN SAMPLE SIZE DETERMINATION TABLE

Population Size	**Confidence= 95 %**			
	Margin of Error			
	5.00%	**3.50%**	**2.50%**	**1.00%**
10	10	10	10	10
20	19	20	20	20
30	28	29	29	30
50	44	47	48	50
75	63	69	72	74
100	80	89	94	99
150	108	126	137	148
200	132	160	177	196
250	152	190	215	244
300	169	217	251	291
400	196	265	318	384
500	217	306	377	475
600	234	340	432	565
700	248	370	481	653
800	260	396	526	739
1000	278	440	606	906
1200	291	474	674	1067
1500	306	515	759	1297
2000	322	563	869	1655
2500	333	597	952	984
3500	346	641	1068	2565
5000	357	678	1176	3288

7500	365	710	1275	4211
10000	370	727	1332	4899
25000	378	760	1448	6939
50000	381	772	1491	8056
75000	382	776	1506	8514
100000	383	778	1513	8762
250000	384	782	1527	9248
500000	384	783	1532	9423
1000000	384	783	1534	9512
2500000	384	784	1536	9567
10000000	384	784	1536	9594
100000000	384	784	1537	9603
300000000	384	784	1537	9603

According to the above table, sample size representative of the population (Rural consumers of Haryana are 1,82,06,693 approx.) of this study is **384**.

Note: It is to be noted that the above calculation is done just to get an idea about the desired sample size. However, keeping in mind the growth rate of population, time and feasibility the purposed sample size will be changed *(if required as per the nature and requirement of study).*

7.3.3 Sampling Area

Data will be collected from selected rural areas of Haryana.

7.3.4 Sampling Technique

In this study, "*Multi-stage probability sampling"* technique will be used.

- In the first stage; one district from each Revenue Division of Haryana will be selected randomly.
- In the second stage; from each selected district, some rural areas will be taken randomly.
- In the third stage, from selected rural areas, some respondents will be selected randomly.

7.5 Type of Data

In the purposed research work the researcher will consider both *primary as well as secondary data.*

- **Primary data** will be collected through surveys (Questionnaire and personal interactions).
- **Secondary data** will be Magazines, Books, Newspapers, Journals, Articles, published reports of govt. and non-govt. institutes and Internet.

7.6 Research Instrument

A *modified questionnaire* will be developed by the researcher for collecting the suitable data to achieve the stated objectives. Suitable scaling techniques will be used for measurement of attitude, opinions etc. whenever; required by the study.

7.7 Research Tools

This section provides the information regarding various statistical tools that will be used in purposed study.

- The collected data will be properly classified and suitable tables and graphs like; simple, complex and mixed bar graphs, line graphs, pie chart etc. will be used for presentation of collected data, *whenever required according to the nature and requirement of data.*
- Appropriate descriptive statistical tools like as; Measure of frequency (percent, frequency etc.), Measure of central tendency (mean, mode & median) and Measure of dispersion (standard deviations, co-efficient of variation) etc. will be used for interpretation of data *as per the nature and requirement of data.*
- Suitable inferential statistical tools like as; Chi-square test, Correlation, regression analysis, ANOVA etc. will be used for hypothesis testing and generalization of sample results on entire population *as per the nature and requirement of data*.

8 Tentative Chapter Plan

Chapter: 1 Introduction

This chapter will provide brief introduction of online shopping and buying behaviour along with its popularity, latest trends and needs relevant for the service providers.

Chapter: 2 Review of Literature

In this section of the study, the term online shopping and consumer behaviour will be described with the help of previous literature. It also includes its evolution along with the historical background of the same supported by relevant previous literature and latest updates.

Chapter: 3 Research Methodology

This chapter explains how the entire research has been conducted. With this motive, this section explains the research design, sampling method, sample area, sample size, data sources and the statistical tools used to analyse the data.

Chapter: 4 Data Analysis and Interpretation

This chapter will provide a detailed description of how the data, which will be collected from primary and secondary will be analysed. This section also include which statistical tools will be applied to test hypothesis for their rejection or acceptance.

Chapter: 5 Findings, Conclusion and Suggestions

In this chapter conclusion of entire research work will be given based on findings of data analysis an interpretation. Also, suggestions will be provided for betterment of online shopping business in rural areas of Haryana.

Chapter: 6 Limitations of Research and Scope of Future Study

This chapter will explain the limitations that will be faced during data collection and analysis of data. This chapter will also provide indication about researches related to online buying behaviour and related issues to be conducted in future time period.

Chapter: 7 Bibliography

This section will contain all the sources of information for their contribution in the study.

Appendix – Questionnaire

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